

Serial Number:

Art Unit:

AMENDMENTS

In the Claims

Claims 1-20. (Canceled)

21. (New) A method comprising steps of:

providing an authorized user of a credit card
issued by a service provider;

the authorized user incurring debt on the credit
card; and

for a predetermined amount of debt incurred by
the authorized user on the credit card, the service
provider submitting an entry into a sweepstakes on
behalf of the authorized user.

22. (New) The method of claim 21, further comprising
conducting a drawing from entries of the sweepstakes,
wherein the entry of the authorized user is one of the
entries.

23. (New) The method of claim 21, further comprising
steps of:

the authorized user referring a first customer to
the service provider for credit card services;

the first customer submitting an application for
credit card services to the service provider;

Serial Number:
Art Unit:

the service provider receiving, processing and approving the application and issuing a credit card to the first customer establishing a first referred authorized user of a credit card; and in consideration therefore to the authorized user

the service provider issuing valuable consideration to the authorized user.

24. (New) The method of claim 23, wherein the step of the first customer submitting an application for credit card services to the service provider further includes the first customer designating the authorized user as a referring party.

25. (New) The method of claim 23, further comprising:

the first referred authorized user referring a second customer to the service provider for credit card services;

the second customer submitting an application for credit card services to the service provider;

the service provider receiving, processing and approving the application and issuing a credit card to the second customer establishing a second referred authorized user of a credit card; and in consideration therefore to the first referred authorized user

Serial Number:

Art Unit:

the service provider issuing valuable
consideration to the first referred authorized user.

26. (New) The method of claim 25, wherein the step of the second customer submitting an application for credit card services to the service provider further includes the second customer designating the first referred authorized user as a referring party.

27. (New) The method of claim 26, further comprising:

the first referred authorized user incurring debt
on the credit card; and

for a predetermined amount of debt incurred by
the first referred authorized user on the credit card,
the service provider submitting an entry into a
sweepstakes on behalf of the first referred authorized
user.

28. (New) The method of claim 27, further comprising
conducting a drawing from entries of the sweepstakes,
wherein the entry of the first referred authorized user is
one of the entries.